

AMENDMENTS TO THE SPECIFICATION

Paragraph Nos. 0047, 0052 and 0061 of the published application (US 2002/0107765 A1) have been amended as follows:

[0047] The main computer 12 includes a financing options module 14 that receives and transmits data to a bank 1516, credit agency 17, finance company 18 and used car database 22. Linked to the financing options module 14 is a consumer database 16 that provides information that has been received from automobile consumer computers 26a,b.

[0052] The communication between the consumer computers 26a-b, main computer 12, bank 1516 and finance company 18 preferably proceeds through a Wide Area Network, such as the Internet. Of course, the banks, credit agencies and main computer could also be linked through dedicated lines. By implementing encryption and other security protocols, such as Secure Socket Layers (SSL), the data communication between these entities can be protected from being accessed by outside individuals.

[0061] The credit agency develops these scoring models in order provide a reproducible numerical rating that rates the borrowing power and likelihood of repayment of a consumer. The bank 1516 and finance company 18 then utilize these scores in determining whether or not to loan money, grant a lease or sell insurance to a particular consumer.